

UNITED STATES BANKRUPTCY COURT

District of New Jersey
402 East State Street
Trenton, NJ 08608

Case No.: 17-34920-MBK
Chapter: 7
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Howard Joseph Clayton II
627 Leesville Road
Jackson, NJ 08527

Social Security No.:

xxx-xx-1128

Employer's Tax I.D. No.:

NOTICE OF CASE CLOSED WITHOUT DISCHARGE

All creditors and parties in interest are notified that the above-named case has been closed without entry of discharge for the reason(s) indicated below.

- ☒ Debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Joint debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Joint debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4-year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ Joint Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4 year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ An Order denying or revoking the debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

- An Order denying or revoking the joint debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

If the debtor subsequently files a Motion to Reopen the Case to allow for the filing of the above document, the debtor must pay the applicable filing fee. If the debtor's case was closed because the debtor received a discharge in a previous case as set forth above, the debtor will have received a Notice of Clerk's Evidence of Previous Discharge providing an opportunity to be heard prior to case closing.

Dated: July 24, 2018

JAN: amg

Jeanne Naughton
Clerk

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Howard Joseph Clayton, II
 Debtor

Case No. 17-34920-MBK
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: cscnodsc

Page 1 of 2
 Total Noticed: 26

Date Rcvd: Jul 24, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 26, 2018.

db +Howard Joseph Clayton, II, 627 Leesville Road, Jackson, NJ 08527-4809
 cr +Alta Residential Solutions, 85 Broad Street, Suite 501, New York, NY 10004-1734
 517223820 +Aaron & Company, 638 Park Avenue, Freehold, NJ 07728-2352
 517223822 +Barron Emergency, PO Box 7418, Philadelphia, PA 19101-7418
 517223825 +Ferguson Enterprises, c/o Heitner & Breitstein, Marlboro, NJ 07746
 517223826 +Hayt Hayt & Landau LLC, Two Industrial Way West - PO Box 500, Eatontown, NJ 07724-0500
 517223827 JCP&L, 880 Pinewald Keswick Rd., Berkley, NJ 08731
 517315484 +Jersey Central Power and Light, FirstEnergy, 101 Crawford's Corner Rd,
 Bldg. #1 Ste. 1-511, Holmdel, NJ 07733-1976
 517223830 +Phelan Hallinan & Diamond, PC, 400 Fellowship Road, Mt. Laurel, NJ 08054-3437
 517223831 +Prendergast Lanscape Contractors, PO Box 162, Englishtown, NJ 07726-0162
 517223832 +Remex, 307 Wall Street, Princeton, NJ 08540-1515
 517223835 +Turner Law Firm, 76 South Orange Avenue, PO Box 526, South Orange, NJ 07079-0526
 517223836 +Wells Fargo Home, 7255 Baymeadows Way, PO Box 10335, Des Moines, IA 50306-0335

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usan.j.njbankr@usdoj.gov Jul 24 2018 23:31:03 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 24 2018 23:30:59 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 517223821 +E-mail/Text: ACF-EBN@acf-inc.com Jul 24 2018 23:29:54 Atlantic Credit, PO Box 13386,
 Roanoke, VA 24033-3386
 517223823 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 24 2018 23:34:23 Capital One,
 PO Box 30281, Salt Lake City, UT 84130-0281
 517298501 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 24 2018 23:35:03
 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
 517223824 E-mail/Text: mrdiscen@discover.com Jul 24 2018 23:29:56 Discover, PO Box 15316,
 Wilmington, DE 19850
 517237263 E-mail/Text: mrdiscen@discover.com Jul 24 2018 23:29:56 Discover Bank,
 Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
 517223828 +E-mail/Text: bankruptcydpt@mcmcmg.com Jul 24 2018 23:30:58 Midland Credit MGMT,
 2365 Northside Drive 300, San Diego, CA 92108-2709
 517223829 +E-mail/Text: kmorgan@morganlaw.com Jul 24 2018 23:31:49 Morgan Bornstein & Morgan,
 1236 Brace Road, Suite K, Cherry Hill, NJ 08034-3229
 517262711 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jul 24 2018 23:35:06
 Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.A., POB 41067,
 Norfolk VA 23541
 517223833 +E-mail/Text: bkteam@selenefinance.com Jul 24 2018 23:30:08 Selene Finance, 9990 Richmond,
 Suite 400 South, Houston, TX 77042-4546
 517226990 +E-mail/PDF: gecsed@recoverycorp.com Jul 24 2018 23:33:48 Synchrony Bank,
 c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 517223834 +E-mail/Text: bankruptcydepartment@tsico.com Jul 24 2018 23:31:48 Transworld Systems,
 507 Prudential Road, Horsham, PA 19044-2308

TOTAL: 13

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 26, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0312-3

User: admin
Form ID: cscnodsc

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Total Noticed: 26

Date Rcvd: Jul 24, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 24, 2018 at the address(es) listed below:

Andrew R. Turner on behalf of Creditor Aaron & Company courts@turnerlaw.net
Barry Frost trustee@teichgroh.com, NJ94@ecfcbis.com
Denise E. Carlon on behalf of Creditor Alta Residential Solutions dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Robert H. Johnson on behalf of Debtor Howard Joseph Clayton, II ecfmail@rhjlaw.com,
r43974@notify.bestcase.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5